

Certificate Number: 02301-ILN-CC-001166863

CERTIFICATE OF COUNSELING

I CERTIFY that on December 11, 2006, at 8:10 o'clock AMPST,

Richard Johnson received from

Credit Counseling Centers of America

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the
Northern District of Illinois, an individual [or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of
the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone

Date: December 11, 2006

By /s/Janice Shubelka

Name Janice Shubelka

Title Counseling Manager

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).